In the claims:

1-29   (Cancelled).

30.   (Previously Presented) A mobile terminal comprising:

an output for transmitting an application for credit over a first network;

an input for receiving account information associated with the application for credit over a second network, said second network comprising a Gateway GPRS Service Node,

wherein the mobile terminal is operable to detect a command preceding an audio signal and operable to record the account information after detecting the command, wherein the command is transmitted wirelessly.

31.   (Previously Presented) The mobile terminal of claim 30, wherein the first network comprises a packet network.

32.   (Cancelled)

33.   (Cancelled)

34.   (Previously Presented) The mobile terminal of claim 31, wherein the application is transmitted during a session over the first network and wherein the account information is transmitted during a session over the second network, and wherein the session over the first network is initiated by the mobile terminal and wherein the session over the second network is initiated by a node sending the account information associated with the application for credit to the mobile terminal.

35.   (Previously Presented) The mobile terminal of claim 34, wherein the session over the first network is terminated prior to establishment of the session over the second network.

36.   (Previously Presented) The mobile terminal of claim 34, wherein the session over the first network is terminated after establishment of the session over the second network.

37.   (Previously Presented) A mobile terminal comprising:

a visual screen displaying a graphical user interface, wherein the graphical user interface guides user input for an application for credit;

an output for transmitting the user input for an application for credit and a mobile terminal identifier over a pre-established first network connection;

an input for receiving an audio signal carrying a control signal and encrypted account information associated with the application for credit over a second network, wherein the control signal prompts the mobile terminal to decrypt the account information and save the account information to non-volatile memory.

38.   (Previously Presented) The mobile terminal of claim 37, wherein the pre-established first network connection is a wireless internet connection.

39.   (Previously Presented) The mobile terminal of claim 37, wherein the mobile terminal identifier is an IP address.

40.   (Previously Presented) The mobile terminal of claim 37, wherein the mobile terminal identifier is a phone number.

41.   (Previously Presented) The mobile terminal of claim 37, wherein the control signal comprises a decryption protocol.

42.   (Previously Presented) The mobile terminal of claim 37, wherein the pre-established connection over the first network is terminated after establishment of the connection over the second network.

43.   (New) The mobile terminal of claim 30, wherein the command commands the mobile terminal to record the account information.